## In the Drawings:

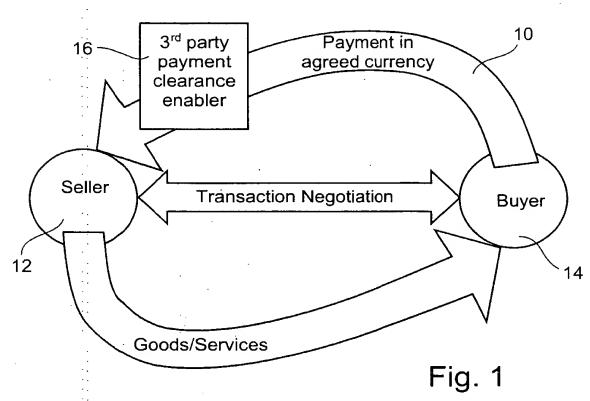
Pursuant to the Examiner's approval, please correct Figs. 2, 3 and 4 as shown in red ink on the attached sheets. Formal drawings are being filed with this Response.

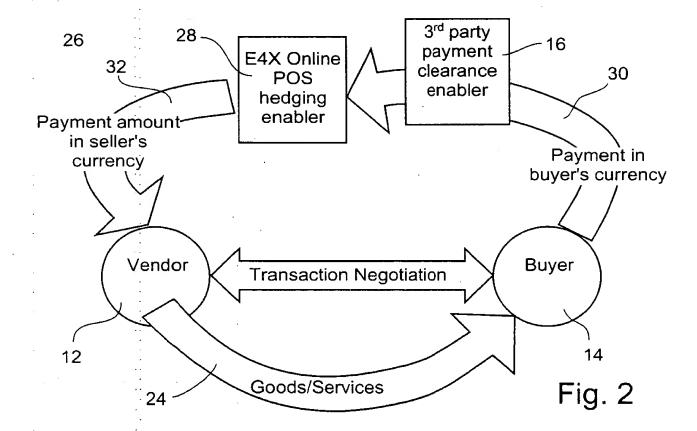
Serial No.: <u>09/597,461</u> Inventor: KOMEM et al

REPLACEMENT SHEET

Sheet: <u>1 of 4</u> Title: .... FOR MULTIPLE CURRENCY TRANSACTIONS







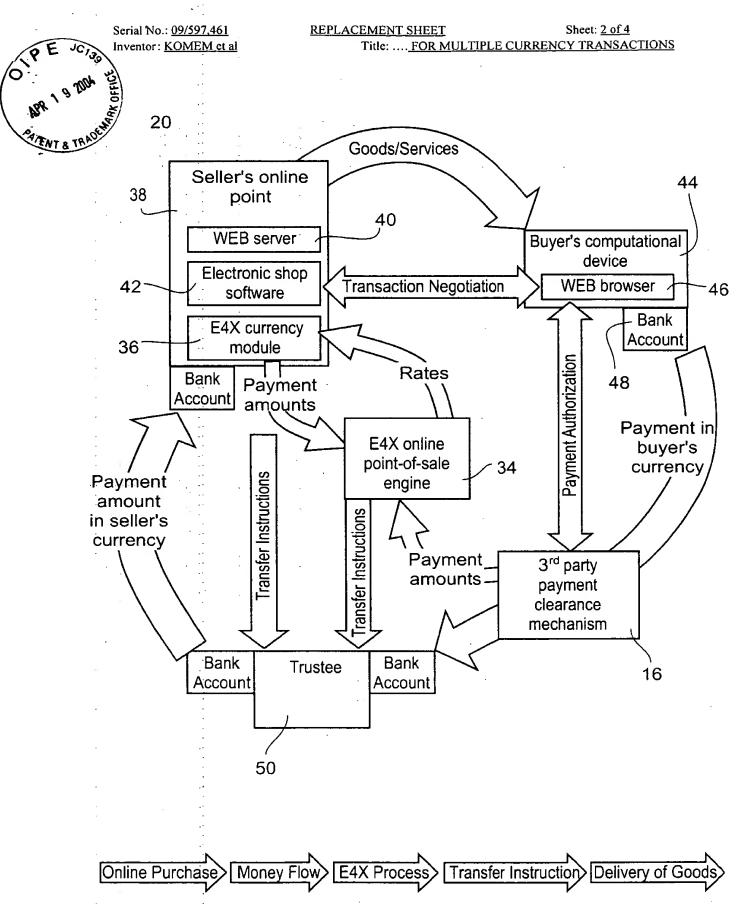


Fig. 3

Serial No.: 09/597,461 Inventor: KOMEM et al REPLACEMENT SHEET

Sheet: 3 of 4 Title: .... FOR MULTIPLE CURRENCY TRANSACTIONS

E4X sends its updated exchange rates to the point-of-sale, fixed according to the international foreign exchange markets and its agreement with each vendor (step 1)

Buyer requests product description (step 2)

Price of product is converted to currency of buyer and product description displayed in buyer's currency (step 3)

Optional: Payment authorization for product purchase is performed through a third party payment service in the buyer's currency (step 4)

Transaction details including amounts in buyer and seller currencies and expected settlement date are transferred to E4X for hedging purposes (step 5)

Transaction amounts in buyer and seller currencies from multiple trading parties are aggregated for each payment delivery date and currency (step 6)

E4X dealers at central management entity perform currency hedging to assure that currency is available to meet settlements in the required currency of trading parties at the rates set in step 1 (step 7)

On settlement dates, payments to trading parties are delivered by E4X in the required currency of each party (optionally through the services of a 3rd party trustee) (step 8)

Fig. 4

Sheet: 4 of 4 Title: .... FOR MULTIPLE CURRENCY TRANSACTIONS

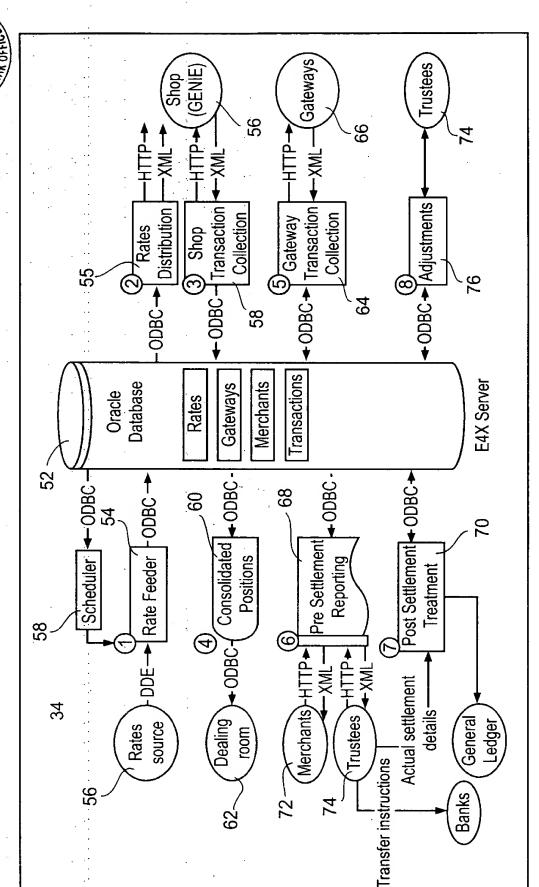


Fig. 5